

REPORT OF CONDITION

FIRST NATIONAL BANK

AT FERNANDINA, IN THE STATE OF FLORIDA,
AT THE CLOSE OF BUSINESS
NOVEMBER 17, 1919.

RESOURCES.	
Loans and discounts	\$988,074.54
Overdrafts, unsecured	17.74
U. S. Bonds to secure circulation (par value)	\$100,000.00
U. S. Bonds and certificates of indebtedness pledged to secure U. S. Deposits (par value)	5,000.00
Pledged to secure Postal Savings Deposits (par value)	2,000.00
Pledged as collateral for State or other deposits or bills payable	2,000.00
Owned and unpledged	138,700.00
War Savings Certificates and Thrift Stamps actually owned	831.00
Total U. S. Government securities	248,531.00
Bonds other than U. S. bonds pledged to secure Postal Savings deposits	30,000.00
Bonds, securities pledged as collateral for state or other deposits or bills payable (postal excluded)	21,000.00
Securities other than U. S. bonds (not including stocks) owned unpledged	65,686.47
Collateral Trust and other notes of corporations issued for not less than one year nor more than three years	4,862.50
Stock of Federal Reserve Bank (50 per cent of subscription)	11,400.00
Value of banking house	11,400.00
Equity in banking house	11,400.00
Furniture and fixtures	5,000.00
Lawful reserve with Federal Reserve Bank	39,839.47
Items with Federal Reserve Bank in process of collection (not available as reserves)	124.45
Cash in vault and net amounts due from National banks	83,123.11
Net amount due from banks and bankers and trust companies, other than above	91,617.90
Total of items 18, 14, 15, 16 and 17	402.45
Checks on banks located outside of city or town as reporting bank	5,000.00
Redemption Fund with U. S. Treasurer and due from U. S. Treasurer	2,084.60
Interest earned but not collected—approximate—on Notes and Bills Receivable not paid due	\$1,207,419.08
Total	\$1,207,419.08
LIABILITIES	
Capital stock paid in	\$100,000.00
Surplus Fund	25,000.00
Undivided profits	53,602.24
Less current expenses, interest, and taxes paid	9,750.28
Interest and discount collected or credited, in advance of maturity and not earned (approximate)	5,115.25
Amount reserved for all interest accrued	1,500.00
Circulating notes	100,000.00
Due to banks, bankers and trust companies (other than above)	7,195.45
Certified checks	75.00
Cashier's checks outstanding	8,250.24
Total of items 20, 21, 22 and 23	11,200.69
Individual deposits subject to check	285,565.65
State, county or other municipal deposits	24,776.13
Dividends unpaid	467.50
Total demand deposits	310,809.28
Postal Savings Deposits	5,512.77
Other Time Deposits	599,464.51
Total time deposits subject to reserve	640,977.28
Other United States deposits, including deposits of U. S. disbursing officers	5,065.22
Total	\$1,207,419.08

STATE OF FLORIDA,
COUNTY OF NASAR,
I, C. S. BINNICKER, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
C. S. BINNICKER, Cashier.
Subscribed and sworn to before me this 24th day of November, 1919.
KANSAS BAKER,
Notary Public, State of Florida.
My commission expires May 24, 1922.

CORRECT—Attest:
EVERETT MIZELL,
JACKSON MIZELL,
HISTON J. BAKER, Directors.

LOCAL LAGONICS CHRISTMAS FORDS

Picked Up About Town by
Busy Pencil Pushers

Buy Barnes' better beef.

John Sattler, painter and paper-hanger. Box 193, Fernandina, Fla.

Roy Vandegriff, of Jacksonville, is visiting his sister, Mrs. C. Donald, of South Sixth street.

Mrs. George P. Allan, of Youngstown, O., is visiting her brother, T. J. Shave, and family, of this city.

L. L. Owens, of Evergreen, and Mr. Wilson, of Callahan, were in the city on business matters today.

Spectacle and Eye-Glass Lenses duplicated on short notice, frames repaired, etc., by Suhrer, Jeweler.

Lost, Saturday, November 29th, ladies Red Fox fur neck piece. Reward if returned to
LOUIS A. KLARER.

The Home Work Society of the Presbyterian church have decided to postpone their supper until after the holidays.

Durham Duplex, Gem, Enders, Ever-Ready, Gillette and Keen Kutter razor blades, strops, lather brushes, etc., at Suhrer's drug store.

John Thackara and sister, Miss Eliza, for years were residents of this city returned here this week and will remain until after Christmas.

The inclement weather and high winds of the past several days have prevented the shrimp fleet from going to sea. Indications now point to fair weather.

Barnard Cone, a Fernandina young man, is now operating a freight truck between Fernandina and Jacksonville. See him if you want anything from Jacksonville right now.

Ben G. Hutchins returned to Fernandina this week and has resumed his position with Seibert's shaving parlors. Ben was called to the colors and has been stationed at Hampton, Va., where he was mustered out two weeks ago.

Just arrived. Two Ford Sedans. The acme of modern luxury and economy in automobile riding.

These Sedans will make the handsomest Xmas. gift that we know of. We invite your attention to our Sales Room demonstration

Buy genuine Ford parts.

Counterfits are dangerous.

FERNANDINA GARAGE,
C. W. LASERRE, Prop.

Buy Barnes' better beef.

Misses Jean and Edith Allan were called to Fernandina this week by the serious illness of their mother, Mrs. Mighten. We are pleased to state that Mrs. Mighten is much better.

W. R. Grace and Co. are shipping through Strachan Shipping Co. as agents several cars of nitrate of soda from the Clyde warehouses to various fertilizer factories in Georgia and Florida.

The Young Womens Auxiliary of the Baptist church cleared over \$200.00 at their bazaar and supper Tuesday night. They want to thank their good friends for their liberal patronage, and the News-Record for its help in making the bazaar public.

Attention is called to the advertisement of Malarkey Bros. By perusing it carefully, this firm will assist you in doing your Christmas shopping, as a number of useful articles to give as presents are shown by them, and can be found at their store.

Mr. and Mrs. J. S. Butterfield and daughter, Margaret, Mrs. B. M. Hall and daughter, Virginia, and son, B. M., and Miss Pauline Boyt of Jacksonville motored over from St. Augustine last Sunday and spent the day with their parents, Mr. and Mrs. R. K. Boyt.

My stock is now complete with all the various goods in the Jewelry Line for Christmas.

L. GRUNWALD,
Jeweler.

Island City Garage
Cor. Center and Third Sts.
Automobile Repairing
Efficiently Done by Experienced Mechanics

A Full Line of Tires, Tubes and Accessories Always on Hand
G. P. McClendon, Mgr. H. C. King, Prop
PHONE 70

Buy Barnes' better beef.

The Shivers Bros., with their families, arrived in Fernandina last week, coming from Anglesa, N. J., in their family boat. They will spend the winter here in shrimp fishing. They are related to the Hilton Bros., former owners of the Marine Fisheries Company.

Miss Mary Logan, field director in the Armenian and Syrian war, was in the city Wednesday appointing a county chairman for the Near East drive to begin February 1st and is to continue to the 22nd, for \$30,000,000. G. C. Burgess, of this city, accepted the county chairmanship.

The steamship Edgewood is unloading ballast and will take on a part cargo of phosphate for Ghent. The West Cobalt is also in port and taking on a cargo of phosphate for Hamburg. The steamship Western Front is unloading ballast. The steamship Monticello, now at Newport News, Va., is expected here at an early date. She will carry from this port 9,200 tons phosphate, the largest that has ever been taken. The previous heaviest shipment was 7,100 tons.

Buy Barnes' better beef.

FOR SALE
Residence Property at 677 Ash Street, Fernandina, Fla. Apply to DR. CARROLL H. FRANK,
P. O. Box 465,
Jacksonville, Fla.

BICYCLES! BICYCLES!
We advise you to inspect our assortment of BICYCLES before choosing a Christmas present. Our line is brand new, all wheels are equipped with coaster brakes, rubber grips and extra good saddles. We have a bicycle for your little girl or boy and for the grown-up boys.
Shop early and avoid disappointment.
FERNANDINA GARAGE.

Buy Barnes' better beef.

To Keep Informed
Read News-Record.

MORE NEWS AND MORE ADVERTISEMENTS THAN ANY FLORIDA PAPER

The Florida Times-Union printed more news and more advertising in November than printed by any Florida newspaper during any previous month.

The total space devoted to news and advertising amounted to 6,966 columns and included 1,202,628 lines of paid advertising.

The Times-Union prints day after day more news than any other newspaper circulated in this territory.

The best informed citizens of this community read the Florida Times-Union regularly. Although the price of white paper has greatly advanced, the Times-Union's subscription rate is now as it has been for more than a year, \$9.00 per year for the daily and Sunday by mail, 4.50 for six months.

If we have no agent in your town, a good opening awaits you, if you are a hustler.

Send inquiries and subscriptions to the Circulation Manager, the Florida Times-Union, Jacksonville, Fla.—Adv.

NOTICE

The annual meeting of the stockholders of the Kelly Brothers Co. will be held at the office of the company, in the city of Fernandina, on Wednesday, January 14th, 1920, at 4 o'clock p. m., for the election of officers for the ensuing year, and for the transaction of such other business as may legally come before the meeting.
J. J. KELLY,
President.

Dec. 12th, 1919.

CHRISTMAS CAKES

Hippard's bakery is well prepared for making cakes of all kinds. If you have a turkey to be baked, notify me. Special orders solicited. Bakery Third Street, between Center and Alachua.

FOR RENT

Four rooms over store on Third street. Furnished or unfurnished.
H. F. SAHLMAN.

The Highest Class
Talking Machine in the World
THE INSTRUMENT OF QUALITY
SONORA
CLEAR AS A BELL

This is the famous instrument which won highest score for tone and quality at the Panama-Pacific Exposition

THE Sonora is distinguished as the instrument possessing the greatest artistic merit because of its clarity and truth of tone and its loveliness and brilliancy of expression.

The Sonora plays ALL makes of disc records perfectly without extra attachments and was the first phonograph in the world to do so.

Superb models at prices from \$50 to \$1000.
L. GRUNWALD, Agent

HIGHEST MARKET PRICES PAID
FOR FLORIDA RAW ANIMAL FURS
Coon, \$1 to 8.00; Skunk, \$1.25 to 7.50; Opossum, 50c to \$3; Green Salt Cow Hides, 30c lb.
CASPER HIDE & SKIN CO., FITZGERALD, GA.

TO THE PUBLIC

I wish to inform the public that my business has increased so fast, that I have installed a new and larger cooler of the latest improved construction, in order to handle my increasing trade in a satisfactory and business-like manner.

I am carrying larger stocks of meats and groceries now, and am in a better position than ever to furnish my customers with the very best that is to be had in my line.

I have fresh meats and vegetables arriving daily, to insure my customers fresh and seasonable goods. My prices are right, and I guarantee every article I sell to give satisfaction; in other words, if it isn't right, I will make it right.

Thanking you for your patronage, and assuring you that my best efforts will be to serve you at all times,
I beg to remain,
Very Respectfully,
O. W. BARNES.

Not a house in this city that is unoccupied.

L. Grunwald
Optometrist and Master Optician
All defects of vision scientifically corrected.

DR. LYMAN L. BUNKER

PHYSICIAN AND SURGEON
Office with Dr. Humphreys
Phone 92. Residence Phone 161-W.
Calls answered night or day.

LeROY McMURRAY

DENTIST
Rooms 1, 2, 3, Swann Building
Phone 173
Fernandina Fla.

J. R. LYNN

DENTIST
Rooms 1, 2, 3, Jeffreys Building.
Office Phone 43. Residence Phone 143
Fernandina, Fla.

W. T. HAILE & CO.

Life, Fire and Auto Insurance
REAL ESTATE AND RENTS
Room 4, JEFFREYS BLDG.

BROUGHT STRIKERS TO TERMS

African Explorer Put His Wits to Bear In Controversy With Obstreperous Paddlers.

Although the plan is not capable of wide application, the tale of a strike in central Africa, told by an exploring member of the English Royal Anthropological Institute, is pleasant reading for the promptness with which the matter was settled. The explorer was journeying by water and, coming to an African village where he needed a new relay of paddlers, he found that all the available paddlers had "struck," not for higher wages but against any paddling whatever. The expedition was held up, and the men who refused to paddle stood apart and evidently considered the plight of the explorer a matter of considerable unsympathetic amusement. The explorer, however, thought he saw a way out. He asked some of the women of the village to come aboard his boat and sell him food; and as soon as several of them were on board he unfurled the hawser, the boat swung out from the shore and began to travel with the current. Ashore and aloft anxiety followed. Presently the men who had refused to paddle the explorer were paddling their own little canoes in pursuit and volubly demanding the return to their womenfolk. The larger craft, and presumably the armament, of the traveler gave him an advantage. He was able to issue an ultimatum. No women, he said in effect, without paddlers, but one woman for every man of the tribe who would agree to help paddle the expedition through the next stage. The men accepted the bargain; and as there were some thirty women on the boat the expedition got its necessary complement of paddlers and the strike was over.

Not Always Unlucky.

Friday has not been unlucky in history, if it is so considered by many. It was on Friday, August 3, 1492, that Columbus set sail on his voyage of discovery, and Friday, October 12, that he first sighted land; Friday, November 22, 1493, that he reached Hispaniola on his second voyage; Friday, June 13, 1494, that he reached the continent of America. It was on Friday, July 17, 1776, that the motion was made that the United colonies are and ought to be free and independent. Many more occurrences could be cited.

Maybe.

"I wonder why the Hottentot pain-law makes the groom pay for his wife?" "Dunno." "Perhaps on the ground that what you get for nothing you don't appreciate."—Louisville Courier-Journal.

Hats Eight Feet High.

During their ceremonial dances the natives of Papua, New Guinea, wear probably the tallest hats in the world—a headdress varying from six to eight feet in height and most gorgeous in coloring.

Kryptok Glasses, the invisible Bifocals, clear, smooth, even surface, fitted in latest model frames.

L. GRUNWALD
Optician

The Keystone Hotel
WILL SERVE
SPECIAL Sunday Dinner
FROM 1 TO 2:30
\$1.00 Per Person
First-class service.
THE KEYSTONE HOTEL
Fernandina, Fla.
ALBERT D. SIMON, Mgr.

To Keep Informed Read News-Record